GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA

UNSTARRED QUESTION NO:286
ANSWERED ON:19.07.2016
Crop Insurance Schemes
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Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether the Government has recently reviewed the various crop insurance schemes implemented for the benefit of the farmers in the country;

(b) if so, the outcome thereof, scheme-wise;

(c) whether any deficiencies have been identified by the Government in implementation of the existing crop insurance schemes; and

(d) if so, the corrective measures taken/ being taken for better implementation of these crop insurance schemes and make them more effective and fruitful?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a) to (d): Yes, Madam. Government has recently reviewed the existing crop insurance schemes in consultation with various stakeholders including States, farmer organisations, insurance companies etc. The major issues identified in the existing \ crop insurance
schemes were high premium rates to be paid by farmers, different premium rates in neighbouring districts, capping on premium resulting in reduction in sum insured and lesser claims for farmers, delay in settlement of claims, less use of improved technologies etc. Based on the discussions held with stakeholders, Government of India has approved Pradhan Mantri Fasal Bima Yojana (PMFBY) which replaced the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from current Kharif 2016 season. All the major issues enumerated above have been addressed in the PMFBY. Salient features of the scheme are Annexed.

Premium rates payable by farmers, selection of insurance company & administrative and operational structure of Weather Based Crop Insurance Scheme (WBCIS) have also been rationalized and brought at par with PMFBY from Kharif 2016 season.